



STATE OF NEW MEXICO
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**Motor Vehicles' Drive Insured Program
Lowers State's Uninsured Rate**

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New Mexico's Motor Vehicle Division's (MVD) *Drive Insured* campaign has lowered the state's uninsured rate from a national high of 33 percent to 25.5 percent. MVD expects the uninsured rate to drop even further as more than 390,000 vehicles that have not been identified by MVD's Insurance Identification Database (IIDB) as insured, receive compliance notices.

"These numbers are very encouraging," said Secretary of Taxation and Revenue Jan Goodwin, "This means approximately 100,000 more vehicles in the State of New Mexico have been identified as insured since the program started. There are more than 1,500,000 vehicles on our roads. We still have 390,000, which have been identified as not having insurance. Our goal is to get everyone insured."

In the past, Goodwin said, letters sent out by (MVD) were confusing and did not fully explain the Division's goals to minimize an individual's risk in the event of a traffic accident and to create a central database that allows for law enforcement to access the department's IIDB to verify proof of insurance – as required by law – on the spot.

"In many cases when an individual received an incorrect notice it was due to the fact that their insurance carrier provided us with bad information. We update our databases based on information reported to us by the insurance carriers," Goodwin said, "also a lot of people are unaware that they are required to notify MVD within 10 days of changing their address. If their address doesn't match the information we have on file then we cannot verify insurance status and we are unable to notify the registered owner of any discrepancies."

Adds Goodwin, if a notice is incorrectly sent out one of the following reasons may apply:

- The insurance company has failed to provide MVD with proof of insurance
- The Vehicle Identification Number (VIN) and model were reported incorrectly to MVD
- The VIN and year of the car do not match MVD records insurance cannot be verified

"We have taken several steps to correct the initial problems with the program," Goodwin, said, "We've hired a new director who will focus on customer service, we've cleaned up our databases and we are doing more to educate the public regarding our process. Our goal is to make our roads safer."

Goodwin cautions people not to disregard the notices. If the IIDB does not show a vehicle(s) as insured within 30 days of the date of the first letter, or if it does not establish that the vehicle(s) is exempt from the Mandatory Financial Responsibility Act, the vehicle registration **WILL BE SUSPENDED**.

The Motor Vehicle Division is asking all residents to ensure that their mailing address is current on MVD's records by checking the address on the driver's license and vehicle registration. If the address is different, contact the local MVD office to update the address.

For questions regarding the program or a notice to find out if a vehicle is exempt, please call 1-866-891-0665 or visit the IIDB website at www.driveinsured.com.